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OFFICIAL GAZETTE

GOVERNMENT OF GOA

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GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

NATIONAL AGRICULTURAL INSURANCE SCHEME

(RASHTRIYA KRISHI BIMA YOJANA)

KHARIF SEASON 2011

Order

3/4/P&E/STAT/17/D.Agri/2011-12

Read: 1. Letter No. 13011/04/2004-Credit-II dated 10-3-2011 from Government of India,
Ministry of Agriculture, Department of Agriculture & Co-operation, New Delhi.

The National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this Scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The Scheme will be continued during Kharif 2011 season.

1. That, the Scheme would broadly cover Paddy, Pulses and Groundnut crops at the taluka level with unit of Insurance as Taluka for Paddy, Pulses and Groundnut. The following crops and areas are hereby notified to be covered under this Scheme for Kharif 2011 season.

Sr. No.	Notified Crops	Notified Talukas	Remarks
1.	Paddy	Pernem, Satari, Bicholim, Bardez, Tiswadi, Ponda, Quepem, Sanguem, Darbandora, Canacona, Salcete and Mormugao	Each taluka will be considered as one unit for crop cutting experiments.
2.	Pulses	1. Bardez and Pernem 2. Bicholim and Satari 3. Ponda and Tiswadi 4. Sanguem, Darbandora, Quepem and Canacona 5. Salcete and Mormugao.	Each group of talukas will be considered as one unit for crop cutting experiments.
3.	Groundnut	1. Pernem, Bicholim and Bardez	The group of three talukas will be considered as one unit for crop cutting experiments.

Minimum number of 16 crop cutting experiments shall be conducted per taluka/group of talukas.

2. That, the premium rate for Kharif 2011 season would be 2.20% for paddy, 2.50% for pulses and 3.50% for groundnut crops of the sum insured or the actuarial rate whichever is less.

3. That under the Scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the Scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State is based on yield of past 3 years in case of paddy and past 5 years in case of pulses and groundnut crops). The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of Threshold Yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of Indemnity	Normal Coverage per ha. (upto value of T.Y. value)		Additional Coverage per ha. (beyond T.Y. and upto 150% of A.Y.)		Total (per ha.)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured upto (Rs.)	Actuarial Pre- mium Rate (in %)	Sum Insured (Rs.)
Paddy	80%	26448	2.20	23142	2.20	49590
Pulses	60%	13604	2.50	20405	3.95	34009
Groundnut	60%	27490	3.50	41234	9.00	68724

5. That coverage is also available for all non-loanee farmers on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average Yield.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed for notified crops through Kisan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage. The Banks shall ensure the following while giving loans through KCC.

(a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

(b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-à-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

(c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T.Y.) as provided in the scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

(d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of Declarations by AIC for loanee farmers.

For acceptance of proposals by Branches/PACs and receipt of Declarations by AIC will be as under:—

State: Goa					Kharif 2011
Crops Covered	LOANEE FARMERS		NON-LOANEE FARMERS		Cut-off date for submission of yield data to AIC
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC	
Paddy, Pulses & Groundnut	April, 2011-May, 2011-June, 2011	31st July, 2011	One month from date of planting of crop or 31st July, 2011	Within one month from cut-off date i.e. 31-8-2011	January, 2012 for Paddy, Pulses and Groundnut
	July, 2011	31st August, 2011			
	August, 2011	30th September, 2011			
	September, 2011	31st October, 2011			
	Final	30th November, 2011			

If loanee farmer wishes to adopt the higher level of sum insured, he shall be treated as non-loanee farmer and he shall adhere to cut-off date pertaining to non-loanee farmers. He is also required to fill up separate proposal form opting for higher sum insured.

8. That, the FI's shall extend additional loan above the scale of finance towards premium. The FI's shall submit consolidated crop insurance Declarations separately for each crop and each notified area on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FI's shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed proforma, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of a single demand draft/ /instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FI's.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FI's within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FI's shall only be liable/responsible for all omissions/commissions/errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government on 15% by State Government and 5% by Government of India. For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State

subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 8-10-2002.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the Nodal banks/FI's.

18. Indemnity Claims under NAIS will be settled on the basis of 16 Crop Cutting Experiments conducted at taluka level. The claims shall be settled solely on the basis of yield data furnished by the Directorate of Agriculture arrived at through Crop Cutting Experiments (CCE's) conducted by the State Government under GCES and not on any basis such as Paisewari, declaration of famine/ /drought/flood by any Government departments/agency. Also all insured farmers in the State of Goa will be eligible for assessment of loss for individual farmers case of localized calamities namely floods, cyclones, land slides and hail storms on the basis of the evaluation and report of the Zonal Agricultural Officer and/or Agriculture Insurance Company. Farmers need to intimate the crop loss to AIC of India through Government/Banks within 48 hrs. from the occurrence of notified calamity.

19. The Director of Agriculture, Government of Goa, Tonca, Caranzalem, Goa shall monitor and co-ordinate the implementation of the Scheme. The State Government shall assist the Implementing Agency i.e. Agriculture Insurance Company of India Ltd., to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture, Panjim shall make arrangement to furnish the crop data to the Implementing Agency within time schedule fixed.

By order and in the name of the Governor of Goa.

Satish S. P. Tendulkar, Director & ex officio Joint Secretary (Agriculture).

Tonca-Caranzalem, 4th May, 2011.

Order

3/4/P&E/STAT/NAIS/6/D.Agri/2011-12

Read: (1) Letter No. 13011/04/2004-Credit-II dated 10-3-2011 from Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation, New Delhi.

The National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this Scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The Scheme will be continued during Rabi 2011-12.

1. That, the Scheme would broadly cover Paddy, Pulses, Groundnut and Sugarcane crops at the taluka level with unit of Insurance as taluka. The crops like Paddy, Pulses and Groundnut are notified on seasonable basis, whereas the sugarcane being annual crop, it is hereby notified on annual basis in the following talukas during the year 2011-12.

Sr. No.	Notified Crops	Notified Taluka	Remarks
1.	Sugarcane	1. Satari 2. Quepem 3. Sanguem/Darbandora 4. Pernem, Bicholim, Ponda & Canacona	Each taluka will be considered as one unit for crop cutting experiments. The two talukas will be considered as one unit for crop cutting experiments. The four talukas will be considered as one unit for crop cutting experiments.

Minimum number of 16 crop cutting experiments shall be conducted per taluka/group of talukas.

2. That, the premium rate for 2011-12 would be 0.75% of the sum insured.

3. That under the Scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the Scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State is based on yield of past 5 years).

The maximum value of additional coverage is equivalent to State average yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP) where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of Threshold Yield or 150% of Average Yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop-wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of Indemnity	Normal Coverage per ha. (upto value of T. Y.)		Additional Coverage per ha. (beyond T.Y. and upto 150% of A.Y.)		Total (per ha.)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured (Rs.)	Actuarial Pre- mium Rate (in %)	Sum Insured (Rs.)
Sugarcane	80%	58658	0.75	51326	0.75	109984

5. That coverage is also available for all non-loanee farmers on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i.e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average Yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed for notified crops through Kisan Credit Cards (KCC) and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceeds the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

(a) The "Credit Appraisal Form" received from the farmer by the Bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the Banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

(b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the Bank shall note down crop-wise particulars vis-à-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

(c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T.Y.) as provided in the Scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

(d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of declarations by AIC for loanee farmers.

For acceptance of proposals by Branches/PACs and receipt of Declarations by AIC will be as under:—

State: Goa		2011-12			
Crops Covered	LOANEE FARMERS		NON-LOANEE FARMERS		Cut-off date for submission of yield data to AIC
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC	
Sugar-cane	Aug.- 2011	30th September, 2011	Within one month from date of planting of crop or 31st March, 2012	Within one month from cut-off date	Sept.-2011
	Sept.- 2011	31st October, 2011			
	Oct.- 2011	30th November, 2011			
	Nov.- 2011	31st December, 2011			
	Dec.- 2011	31st January, 2012			
	Jan.- 2012	29th February, 2012			
	Feb.- 2012	31st March, 2012			
	Mar.- 2012	31st May, 2012			

If loanee farmer wishes to adopt the higher level of sum insured, he shall be treated as non-loanee farmer and he shall adhere to cut-off date pertaining to non-loanee farmers. He is also required to fill up separate proposal form opting for higher sum insured.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop and each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed Proforma, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the Nodal banks shall be remitted by way of a single demand draft/ /instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/ /responsible for all omissions/commissions/ /errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government (15% by State Government and 5% by Government of India). For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 8-10-2002.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the Nodal banks/FIS.

18. Indemnity Claims under NAIS will be settled only on the basis on the yield data furnished by the State Government based on requisite number of Crop Cutting Experiments (CCEs) conducted under general Crop Estimation Survey and also all insured farmers in the State of Goa will be eligible for assessment of loss for individual farmers in case of localized calamities namely floods, cyclones, land slides and hailstorms on the basis of the evaluation and report of the Zonal Agricultural Officer and/or Agriculture Insurance Company.

19. The Director of Agriculture, Government of Goa, Tonca, Caranzalem, Goa shall monitor and co-ordinate the implementation of the Scheme. The State Government shall assist the Implementing Agency i.e. Agriculture Insurance Company of India Ltd., to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture, Panjim shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the
Governor of Goa.

Satish S. P. Tendulkar, Director & ex officio
Joint Secretary (Agriculture).

Tonca-Caranzalem, 4th May, 2011.

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Department of Education, Art & Culture

Directorate of Education

Notification

DE/Acad/Lab. Asstt/Budget/Amendment/
/2010

The following draft rules which are proposed to be made so as to further amend the Goa,

Daman and Diu School Education Rules, 1986, are hereby pre-published as required by sub-section (1) of section 29 of the Goa, Daman and Diu School Education Act, 1984 (Act 15 of 1985), for information of the persons likely to be affected thereby and notice is hereby given that the said draft rules will be taken into consideration by the Government on the expiry of 15 days from the date of publication of this Notification in the Official Gazette.

All objections and suggestions to the said draft rules may be forwarded to the Director, Directorate of Education, Government of Goa, Panaji-Goa, before the expiry of the said period of 15 days from the date of publication of this Notification in the Official Gazette, so that the same may be taken into consideration at the time of finalization of the draft rules.

DRAFT RULES

In exercise of the powers conferred by section 29 of the Goa, Daman and Diu School Education Act, 1984 (Act 15 of 1985), the Government of Goa, hereby makes the following rules so as to further amend the Goa, Daman and Diu School Education Rules, 1986, namely:—

1. *Short title and commencement.*— (1) These rules may be called the Goa School Education (Amendment) Rules, 2011.

(2) They shall come into force from the date of their publication in the Official Gazette.

2. *Amendment of rule 80.*— In rule 80 of the Goa, Daman and Diu School Education Rules, 1986, in sub-rule (7), in clause (c), for existing entries against serial number (1), the following entry shall be substituted, namely:—

“(1) Every High School imparting secondary stage education is entitled for one post of Laboratory Assistant”.

By order and in the name of the Governor
of Goa.

Dr. Celsa Pinto, Director (Education).

Panaji, 6th May, 2011.

Department of Personnel

Order

3/1/89-PER-Vol.IV(A)/PF(A)

In pursuance to the Notification No. 11052/14/2010-AIS-II-A dated 30-3-2010 notified by the Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training, New Delhi, sanction of the Government is hereby accorded for creation of the following four posts encadred in the IPS of AGMUT Cadre under Goa Segment:—

Sr. No.	Designation	Pay Scale	Post
1.	Inspector General of Police	Rs. 37400-67000 +GP 10000	1
2.	Dy. Inspector General of Police, CID/Intelligence	Rs. 37400-67000 +GP 8900	1
3.	Superintendent of Police (CID)	Rs. 15600-39100 +GP 6600	1
4.	Superintendent of Police (Training/Traffic)	Rs. 15600-39100 +GP 6600	1

The expenditure shall be debited to the Budget Head: "2055-Police, 109-District Police, 01-Police Force, 01-Salaries".

This issues with the approval of the Administrative Reforms Department vide their U. O. No. ARD/469/F dated 15-4-2011 and with the concurrence of the Finance Department vide its U. O. No. 1417/F dated 22-4-2011.

By order and in the name of the Governor of Goa.

N. P. Singnapurker, Under Secretary (Personnel-II).

Porvorim, 5th May, 2011.

Department of Public Health

Office Memorandum

47/30/2011-I/PHD

The Government of India, Ministry of Health & Family Welfare, Nirman Bhavan, New Delhi

vide their D. O. letter No. Secy(HFW)/2010 dated 2-2-2011 has stated that inspite of the impressive economic growth, India continues to account for the highest maternal and child mortality in the world. Reduction of Maternal Mortality Ratio (MMR) and Infant Mortality Rate (IMR) are therefore, the key goals under the National Rural Health Mission (NRHM).

Therefore, to discuss the issue, the Union Health Minister held a meeting of State Health Ministers at Hyderabad from 11th-13th January, 2011 wherein everybody arrived to a consensus for the betterment of women by providing the following facilities in Government institutions.

(a) Every pregnant woman visiting a public health institution should be provided a cashless and free delivery.

(b) No charges of any sort should be levied on pregnant woman.

(c) The pregnant woman should be provided free and assured referral transport from home to facility and back after delivery.

(d) Free treatment will also be provided for sick neonates, besides free and assured referral transport.

The above facilities will be provided in all public health institutions all over Goa with immediate effect.

D. G. Sardessai, Joint Secretary (Health).

Porvorim, 3rd May, 2011.

Department of Printing & Stationery

Government Printing Press

Order

9/138/91/Vol.I/GPS/241

The Government is pleased to notify various rates for undertaking work of Government Departments and Government Undertakings as per the details given below:

Sr. No.	Type of job	Other Details	Existing Rate	Revised Rate
1.	Wiro Binding (Rate per 6 inches)	—	—	Rs. 6/- per 6 inches
2.	Copier Printing (Rate per 1000 Nos.) = Cost of Master (Rs. 50/-) + Cost of Printing per 1000	Cost of Master Cost of Printing per 1000 pages per Master used	— —	Rs. 50/- Rs. 150/-
3.	Colour Printing on Digital Printer	Upto 5% coverage per A4 size page Above 5% coverage per A4 size page	Rs. 2/- Rs. 6/-	Rs. 5/- Rs. 10/-
4.	Four Colour Printing on Offset Printing Machine	Normal Jobs Urgent Jobs	Double the cost of paper —	Cost of paper+ 100% service charge Extra 25% on total bill amount
5.	Screen Printing (Rate per 100 Nos.) = Cost of Screen (Rs. 50/-) + Cost of Printing per 100	Item	Rs. 2/- per page —	Rate per 100 Prints
		Visiting Cards	—	Rs. 80/-
		Envelopes	—	Rs. 80/-
		Invitation Cards	—	Rs. 100/-
		Letterheads	—	Rs. 100/-
		Files/Signboards/ /Badges	—	Rs. 150/-
		Handbills/Flyers	—	Rs. 150/-

The above rates come into force with immediate effect and supersede all earlier orders issued in this respect.

By order and in the name of the Governor of Goa.

N. D. Agrawal, Director & ex officio Joint Secretary (Ptg. & Stat.).

Panaji, 6th May, 2011.

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